

## **REMARKS**

This amendment is being filed with an RCE. Reconsideration of the application is respectfully requested.

Without conceding to the propriety of the rejection in the final Office Action mailed March 14, 2008, Claims 1-4 and 10-11 are being canceled, and claims 5, 9, 12 and 15 are being amended to further advance the prosecution of the present application. The cancellation and amendments to those claims do not mean that those claims are not patentable. Rather, applicant reserves the right to present those and other claims in one or more continuation applications.

As amended, claim 5 recites, “means for splitting a parent payment unit having a given non-minimum parent monetary value into a plurality of child payment units each having a child monetary value smaller than the parent value, the sum of child monetary values being the same as the parent monetary value, and means for transferring a respective age information from said parent unit to the plurality of child payment units, means for joining a plurality of single payment units having a given total monetary value into a joined payment unit having a corresponding same monetary value, and means generating a resulting age information for said joined payment unit according to a predetermined rule, said means for transferring a respective age information further excluding said one or more payment units having a monetary value smaller than a predetermined change threshold age level from inheriting age information, said means for transferring a respective age information further excluding said one or more payment units that have exceeded a predetermined change threshold age level from a split or join process.” Claims 12 and 15 are similarly amended. Support for the amendment can be found at least on page 10, lines 4-7 and page 21, lines 2-8, as well as in the originally presented claim 5. Claim 9 is being amended to depend from claim 5 rather than the canceled claim 1.

As amended, none of the references cited disclose or suggest every element claimed in independent claims 5, 12 and 15. For instance, the cited references alone or in combination fail to disclose or suggest at least, “splitting” and “joining” payment units. Further, those references do not disclose or suggest to exclude from transferring age information those payment units that have monetary value smaller than a predetermined value, or those payment units that have exceeded a predetermined change threshold age level.

The final Office Action cites Teicher (U.S. Patent No. 6,119,946) as allegedly disclosing splitting a parent payment unit, citing column 26, lines 59-67 and column 27, lines 1-10. Applicants respectfully disagree. Those sections of Teicher explicitly state, inter alia, “card-to-card transactions are limited according to the electronic coins actually stored in both cards, thus a parent having a card of FIG. 17 currently having only two \$5 electronic coins, will be able to transfer to his child’s card currently storing a single \$1 electronic coin, only an amount of \$4, \$5, \$9 or \$10.” As understood by application, that description says that the parent having two \$5 electronic coins cannot be split or joined, hence transfer can only occur in the amount of \$4 (i.e., transfer one \$5 electronic coin to child’s card and transfer back the single \$1 electronic coin from the child’s card into the parent’s card), \$5 (i.e., transfer one \$5 electronic coin to child’s card), \$9 (i.e., transfer two \$5 electronic coin to child’s card and transfer back the single \$1 electronic coin from the child’s card into the parent’s card), or \$10 (i.e., transfer two \$5 electronic coin to child’s card).

The cited references alone or in combination also do not disclose or suggest excluding transferring of age information from those payment units that meet certain criteria claimed in claim 5.

Claims 12 and 15 as amended recite the similar elements, and consequently the same above reasons apply to those claims.

Therefore, independent claims 5, 12 and 15 as amended and their respective dependent claims by virtue of dependency are unobvious over the cited references for at least the foregoing reasons.

Every effort has been made to place the application in condition for allowance, and a favorable Office Action is hereby earnestly solicited. If the Examiner believes a telephone conference might expedite prosecution of this case, applicant respectfully requests that the Examiner call the undersigned attorney at (516) 742-4343.

Respectfully submitted,



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